

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

FILED  
CIVIL ACTION NO. 04-10073-NR  
NORTHERN DISTRICTS OFFICE

WILLIAM P. CHERNICOFF,  
Plaintiff

2004 JUL -6 P 4:08

v.

U.S. DISTRICT COURT  
DISTRICT OF MASS

NCO FINANCIAL SYSTEMS, INC.,  
LOVELACE HEALTH SYSTEMS,  
EQUIFAX INFORMATION SERVICES,  
INC., BIRCHWOOD CREDIT  
SERVICES, INC., TRANSUNION  
CORPORATION, and EXPERIAN  
NATIONAL ASSISTANCE CENTER,  
Defendants

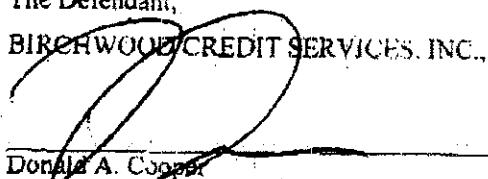
**LOCAL RULE 16.1(D)(3) CERTIFICATION**

The undersigned certify that the Defendant and its counsel, Bernstein & Bell, have conferred with a view to establishing a budget for the costs of conducting the full course, as well as various alternative courses, of this litigation and with regard to considering the resolution of this litigation through the use of alternative dispute resolution programs such as those outlined in Local Rule 16.4.

Dated: *July 2, 2004*

The Defendant,

BIRCHWOOD CREDIT SERVICES, INC.,

  
Donald A. Cooper  
Birchwood Credit Services, Inc.

The Defendant's Attorneys,

BERNSTEIN & BELL,

  
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**CERTIFICATE OF SERVICE**

I, Ronald I. Bell, attorney for the Defendant, BIRCHWOOD CREDIT SERVICES, INC., hereby certify that on July 2, 2004, I served the within, LOCAL RULE 16.1(D)(3) CERTIFICATION, upon the Plaintiff and other Defendants, by mailing a true and exact copy thereof, postage prepaid to all counsel of record:

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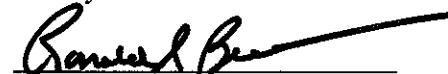
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and POPEO, P.C.  
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SIGNED, under the penalties of perjury this 2<sup>nd</sup> day of July 2004.



Ronald I. Bell